

#11070273

United States Bankruptcy Court District of		Voluntary Petition
Name of Debtor (If individual, enter Last, First, Middle): <b>Lorenzo, Albert, E.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>None</b>
All Other Names used by the debtor in the last 6 years (include married, maiden and trade names):  <b>None</b>		All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names):
Soc. Sec./Tax I.D. No. (If more than one, state all): <b>065-20-5076</b>		Soc. Sec./Tax I.D. No. (If more than one, state all):
Street Address of Debtor (No. and street, city, state, zip):  <b>225 North Ogden Street Buffalo, NY 14206</b>		Street Address of Joint Debtor (No. and street, city, state, zip):
County of Residence or Principal Place of Business:  <b>Erie</b>		County of Residence or Principal Place of Business:
Mailing Address of Debtor (If different from street address):		Mailing Address of Joint Debtor (If different from street address):  <b>04-10237</b>
Location of Principal Assets of Business Debtor (If different from addresses listed above)		

### Information Regarding Debtor (Check the Applicable Boxes)

**Venue** (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  
 There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this district

Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> § 304-Case ancillary to foreign proceeding.
Nature of Debt (Check one box)	Filing Fee (Check one box)
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)
Chapter 11 Small Business (Check all boxes that apply)	Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3
Debtor is a small business as defined in 11 U.S.C. § 101. <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	

Statistical/Administrative Information (Estimates Only)							THIS SPACE FOR COURT USE ONLY  <img alt="Court stamp with vertical text: MAR 2004, JUN 2004, JUL 2004, AUG 2004, SEPT 2004, OCT 2004, NOV 2004, DEC 2004, JAN 2005, FEB 2005, MAR 2005, APR 2005, MAY 2005, JUN 2005, JUL 2005, AUG 2005, SEPT 2005, OCT 2005, NOV 2005, DEC 2005, JAN 2006, FEB 2006, MAR 2006, APR 2006, MAY 2006, JUN 2006, JUL 2006, AUG 2006, SEPT 2006, OCT 2006, NOV 2006, DEC 2006, JAN 2007, FEB 2007, MAR 2007, APR 2007, MAY 2007, JUN 2007, JUL 2007, AUG 2007, SEPT 2007, OCT 2007, NOV 2007, DEC 2007, JAN 2008, FEB 2008, MAR 2008, APR 2008, MAY 2008, JUN 2008, JUL 2008, AUG 2008, SEPT 2008, OCT 2008, NOV 2008, DEC 2008, JAN 2009, FEB 2009, MAR 2009, APR 2009, MAY 2009, JUN 2009, JUL 2009, AUG 2009, SEPT 2009, OCT 2009, NOV 2009, DEC 2009, JAN 2010, FEB 2010, MAR 2010, APR 2010, MAY 2010, JUN 2010, JUL 2010, AUG 2010, SEPT 2010, OCT 2010, NOV 2010, DEC 2010, JAN 2011, FEB 2011, MAR 2011, APR 2011, MAY 2011, JUN 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<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>Albert Lorenzo</b>
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)		
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District: <b>N/A</b>	Relationship:	Judge:
<b>Signatures</b>		
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <i>Albert Lorenzo</i> Signature of Debtor</p> <p><b>X</b> _____ Signature of Joint Debtor</p> <p>Telephone (If not represented by attorney)</p> <p>Date</p>		
<p><b>EXHIBIT A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made part of this petition.</p>		
<p><b>EXHIBIT B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><b>X</b> _____ Signature of Attorney for Debtor(s)      Date</p>		
<p><b>EXHIBIT C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No</p>		
<p><b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed Name of Bankruptcy Petition Preparer</p> <p>Social Security Number</p> <p>Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p>		
<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><b>X</b> _____ Signature of Bankruptcy Petition Preparer</p> <p>Date</p>		
<p>Print or Type Name of Authorized Individual</p> <p>Title of Authorized Individual by Debtor to File this Petition</p> <p>Date</p>		
<p>Case 1-04-10237-MJK, Doc 1, Filed 01/14/04, Entered 01/14/04 13:32:25 Description: Main Document, Page 2 of 25</p>		

## UNITED STATES BANKRUPTCY COURT

## DISTRICT OF

In re:

Debtor(s)

Case No.

(If Known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

**GENERAL INSTRUCTIONS:** Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)	Number of sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property			\$45,000.00		
B - Personal Property			0		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				0	
E - Creditors Holding Unsecured Priority Claims				0	
F - Creditors Holding Unsecured Nonpriority Claims				\$98,500.30	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$2,450.00 per month
J - Current Expenditures of Individual Debtor(s)					\$227.00 per month
Total Number of Sheets of All Schedules					
		Total Assets	\$9,000.00		
				Total Liabilities	\$98,500.30

In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
151 North Ogden Buffalo, NY 14206	Fee		\$45,000-	36,000-
Total ->			\$45,000	(Report also on Summary of Schedules.)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	✓			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.	✓	Bflo Munic C.M.-Savings & Checking		For paying bills only
3. Security deposits with public utilities, telephone companies, landlords, and others.	✓			
4. Household goods and furnishings including audio, video and computer equipment.	✓	Normal		
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	✓			
6. Wearing apparel.	✓			
7. Furs and jewelry.	✓			
8. Firearms and sports, photographic, and other hobby equipment.	✓			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	✓			

SCHEDULE B  
PERSONAL PROPERTY

In re:

Debtor(s)

Case No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION			
			H	W	J	C
10. Annuities. Itemize and name each issuer.	✓					
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	✓					
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	✓	Receives Monthly Pension from NYS Retirement: \$1500- Social Security: 950-				
13. Interest in partnerships or joint ventures. Itemize.	✓					
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	✓					
15. Accounts receivable.						
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	✓					
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	✓					
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	✓					
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	✓					
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	✓					
21. Patents, copyrights, and other intellectual property. Give particulars.	✓					
22. Licenses, franchises, and other general intangibles. Give particulars.	✓					
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Blazer-Leased @ \$300- for 36 months				
24. Boats, motors, and accessories.	✓					
25. Aircraft and accessories.	✓					
26. Office equipment, furnishings, and supplies.	✓					
27. Machinery, fixtures, equipment, and supplies used in business.	✓					
28. Inventory.	✓					
29. Animals.	✓					
30. Crops - growing or harvested. Give particulars.	✓					
31. Farming equipment and implements.	✓					
32. Farm supplies, chemicals, and feed.	✓					
33. Other personal property of any kind not already listed. Itemize.	✓					

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total -&gt;

\$

continuation sheets attached

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In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one box)

 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states. 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D •	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
			VALUE \$			
A/C #						
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In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E

## TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Extensions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507 (a) (2).

**Wages, salaries, and commissions** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$4,300\* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (3).

**Contributions to employee benefit plans** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (4).

**Certain farmers and fishermen** Claims of certain farmers and fishermen, up to \$4,300\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507 (a) (5).

**Deposits by individuals** Claims of individuals up to \$1,950\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507 (a) (6).

**Alimony, Maintenance, or Support** Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507 (a) (7).

**Taxes and Certain Other Debts Owed to Governmental Units** Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507 (a) (8).

**Commitments to Maintain the Capital of an Insured Depository Institution** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a) (9).

\*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D *	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/C#						
A/C#						
A/C#						
A/C#						
A/C#						

Continuation sheets attached.

Subtotal ->  
(Total of this page)

\$

Total ->

\$

(use only on last page of the completed Schedule E)

\* If contingent, enter CO. Case 04-10237-MJ, Filed 01/14/04, Entered 01/14/04 13:32:29, Description: Main Document , Page 8 of 25

In re:

**Debtor(s)**

Case No.

(if known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

Sheet no. \_\_\_\_\_ attached to Schedule of Creditors  
Holding Priority Claims.

Subtotal ->  
(Total of this page)

\$

Total ->  
module E.

\$

Total ->  
(use only on last page of completed Schedule E.)

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In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

 Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D **	AMOUNT OF CLAIM
A/C #3723-158978-92008					
American Express P.O. Box 360002 Ft. Lauderdale, FL 33336-0002			1996		\$12,410.00
A/C #5491-1300-1300-6655					
A.T.&T. Universal Card P.o. box 8212 South Hackensack, NJ 07606-8212			1996		\$11,040.00
A/C #4319-0410-2604-7615					
Bank of America P.O. Box 30770 Tampa, FL 33630-3770			2002		\$1,850.00
A/C #5417-1242-1700-0417					
Bank One Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5137			1995		\$14,400.00
A/C #5291-1519-1151-0712					
Capital One Bank P.O. Box 85147 Richmond, VA 23276			1996		\$1,985.00
A/C #4862-3623-7327-2015					
Capital One Bank P.O. Box 85147 Richmond, VA 23276			2003		\$285.00
A/C #4226-3107-8005-9542					
Chase Gold Visa P.O. Box 15655 Wilmington, DE 19886-5655			1996		\$8,675.00
A/C #6011-0023-7060-4282					
Discover Platinum Card P.O. Box 15251 Wilmington, DE 19886-5655			1996		\$2,500.00
A/C #5420-9691-0404-7094					
Fleet Credit Card P.o. Box 15368 Wilmington, DE 19886-5368			1995		\$7,445.00

Continuation Sheets attached.

Subtotal ->  
(Total of this page) \$60,590.00

Total -&gt; \$ 98,500.30

\* If husband, enter H; if wife, enter W; if joint enter J, if community, enter C.

\*\* If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

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(use only on last page of completed Schedule F.)  
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In re:

Debtor(s)

Case No.

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	H W J C .	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D .	AMOUNT OF CLAIM
A/C # 70120022228412			2002		\$7,980.30
Fleet Bank P.O. Box 3092 Utica, NY 13599					
A/C # 5499-4409-0210-3717					
GM Card-Card Member Svcs. P.O. Box 88000 Baltimore, MD 21288-300			1995		\$8,060.00
A/C # 5490-3500-7344-3686					
MBNA American P.O. Box 15137 Wilmington, DE 19886-5137			1996		\$9,980.00
A/C # 4313-0348-3500-6357					
MBNA AMerica P.O. Box 15137 Wilmington, DE 19886-5137			1996		\$1,500.00
A/C # 4311-9660-1758-0471					
National City P.O. Box 856176 Louisville, KY 40285-6176			1995		\$7,440.00
A/C # 5418-275-0010-8046					
Providian Processing Svcs. P.O. Box 660548 Dallas, Tx 75266-0548			1996		\$2,950.00
A/C #					
A/C #					
A/C #					

Sheet no. \_\_\_\_\_ of \_\_\_\_\_ sheets attached to Schedule of Creditors  
Holding Nonpriority Claims.Subtotal ->  
(Total of this page) \$ 37,910.30

Total -&gt; \$ 98,500.30

\* If husband, enter H; if wife, enter W; if joint enter J, if community, enter C.

\*\* If contingent, enter C; if public record, enter P; if disputed, enter D. Filed 01/14/04, Entered 01/14/04 13:32:29, Case 1:04-bk-10287-WMK Document 1, Page 11 of 25



In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

 Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE H - CODEBTORS

 Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Employment:	DEBTOR	SPOUSE	
Occupation			
Name of Employer			
How long employed			
Address of Employer			

**Income:** (Estimate of average monthly income) DEBTOR SPOUSE

Current monthly gross wages, salary and commissions (pro rate if not paid monthly) ..... \$ ..... \$  
 Estimate monthly overtime .....  
 SUBTOTAL ..... \$ ..... \$  
 LESS PAYROLL DEDUCTIONS  
 a. Payroll taxes and social security .....  
 b. Insurance .....  
 c. Union dues .....  
 d. Other (Specify) .....

SUBTOTAL OF PAYROLL DEDUCTIONS ..... \$ ..... \$  
 TOTAL NET MONTHLY TAKE HOME PAY ..... \$ ..... \$

Regular income from operation of business or profession or farm  
 (attach detailed statement)  
 Income from real property .....  
 Interest and dividends .....  
 Alimony, maintenance or support payments payable to the debtor for the debtor's  
 use or that of dependents listed above.  
 Social security or other government assistance (Specify) .....

Pension or retirement income  
 Other monthly income (Specify) .....

TOTAL MONTHLY INCOME ..... \$ 2450.00 ..... \$ .....

TOTAL COMBINED MONTHLY INCOME \$ 2450.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year  
 following the filing of this document:

In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) ..... \$ 325-

Are real estate taxes included?  Yes  No Is property insurance included?  Yes  No

Utilities Electricity and heating fuel Gas \$188- Electric \$34-

Water and sewer Water 2 Sewer \$35-

Telephone ..... \$30-

Other

Home maintenance (repairs and upkeep) ..... \$50-

Food ..... \$400-

Clothing ..... Varies

Laundry and dry cleaning ..... Varies

Medical and dental expenses ..... \$100-

Transportation (not including car payments) ..... \$100-

Recreation, clubs and entertainment, newspapers, magazines, etc.

Charitable contributions

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's or renter's

Life ..... \$115-

Health

Auto

Other

Taxes (not deducted from wages or included in home mortgage payments)

(Specify)

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

Auto ..... \$300

Other

Alimony, maintenance, and support paid to others ..... \$400

Payments for support of additional dependents not living at your home

Regular expenses from operation of business, profession, or farm (attach detailed statement)

Other

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) ..... \$

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income ..... \$

B. Total projected monthly expenses ..... \$ 2452

C. Excess income (A minus B) ..... \$ 2277-

D. Total amount to be paid into plan each ..... \$

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## UNITED STATES BANKRUPTCY COURT

## DISTRICT OF

In re:

Debtor(s)

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to any question is "None," or the question is not applicable, mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

 None **1. Income from Employment or Operation of Business**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give AMOUNT and SOURCE (If more than one).

None	
Retirement	\$ 1500-
Soc Sec	\$ 950-

 None **2. Income Other than from Employment or Operation of Business**

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

**3. Payments to Creditors**

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

**4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments**

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT OR AGENCY AND LOCATION and STATUS OR DISPOSITION.

None b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within **one year**.

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Immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

None **5. Repossessions, Foreclosures, and Returns**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

**6. Assignments and Receivingships**

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF OUCRT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

None **7. Gifts**

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less the \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.

None **8. Losses**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.

None **9. Payments Related to Debt Counseling or**

**Bankruptcy**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

None **10. Other Transfers**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR, DATE, and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

sional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

Give NAME, ADDRESS, NATURE OF BUSINESS and BEGINNING AND ENDING DATES OF OPERATION.

The following questions are to be completed as shown below.\*

#### **19. Books, Records, and Financial Statements**

None a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Give NAME AND ADDRESS and DATES SERVICE RENDERED.

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Give NAME, ADDRESS and DATES SERVICES RENDERED.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Give NAME AND ADDRESS and DATE ISSUED.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

Give NAME AND ADDRESS and DATE ISSUED.

#### **20. Inventories**

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Give DATE OF INVENTORY, INVENTORY, SUPERVISOR and DOLLAR AMOUNT OF INVENTORY (specify cost, market or other basis).

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

Give DATE OF INVENTORY and NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS.

#### **21. Current Partners, Officers, Directors and Shareholders**

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Give NAME AND ADDRESS, NATURE OR INTEREST and PERCENTAGE OF THE INTEREST.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Give NAME AND ADDRESS, TITLE and NATURE AND PERCENTAGE OF STOCK OWNERSHIP.

#### **22. Former Partners, Officers, Directors and Shareholders**

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Give NAME, ADDRESS and DATE OF WITHDRAWAL.

None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of the case.

Give NAME AND ADDRESS, TITLE and DATE OF TERMINATION.

#### **23. Withdrawals from a Partnership or Distributions by a Corporation**

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemption, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Give NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR, DATE AND PURPOSE OF WITHDRAWAL, and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

#### **24. Tax Consolidation Group.**

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

Give NAME OF PARENT CORPORATION and TAXPAYER IDENTIFICATION NUMBER.

#### **25. Pension Funds.**

If the debtor is not an individual, list the name and federal taxpayer identification number of any fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

Give NAME OF PENSION FUND and TAXPAYER IDENTIFICATION NUMBER.

continuation sheets attached

Complete unsworn declaration on page 3076-5

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\* The following questions are to be completed by the debtor, or by a corporation or partnership in which the debtor is a partner or owner of more than 5 percent of the voting securities. If a corporation, a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed debtor, list the name and address of the debtor. If the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should directly to the signature page.)

None **11. Closed Financial Accounts**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

None **12. Safe Deposit Boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

None **13. Setoffs**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OR CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

None **14. Property Held for Another Person**

List all property owned by another person that the debtor holds or controls.

Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

None **15. Prior Address of Debtor**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

None **16. Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Give NAME.

None **17. Environmental Information**

For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None **a.** List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Give SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE and ENVIRONMENTAL LAW.

None **b.** List the name and address of every site for which the debtor has provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Give SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE and ENVIRONMENTAL LAW.

None **c.** List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Give NAME AND ADDRESS OF GOVERNMENTAL UNIT, DOCKET NUMBER and STATUS OR DISPOSITION.

**18. Nature, Location and Name of Business**

None **a.** If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship or was a self-employed profes-

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date \_\_\_\_\_

Signature  
of Debtor

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*[If completed on behalf of a partnership or corporation]*

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature \_\_\_\_\_

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

\_\_\_\_\_ continuation sheets attached.

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571.**

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provisions of title II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.*

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Description: Main Document , Page 20 of 25

In re:

Debtor(s)

Case No.

(if known)

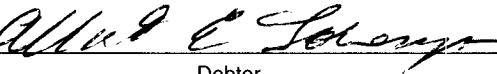
## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature:



Debtor

Date

Signature:

(Joint Debtor, if any) (If joint case, both spouses must sign.)

## CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date

***A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156***

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature:

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

## UNITED STATES BANKRUPTCY COURT

## DISTRICT OF

In re:

Debtor(s)

Case No.  
Chapter

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.  
 2. I intend to do the following with respect to the property of the estate which secures those consumer debts: *a. Property to Be Surrendered*

Description of property	Creditor's name
-------------------------	-----------------

None

*b. Property to Be Retained*

Description of property	Creditor's name	[Check any applicable statement.]
-------------------------	-----------------	-----------------------------------

Property is claimed as exempt

Property will be redeemed pursuant to 11 U.S.C. § 722

Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)

None

Date

Signature of Debtor

Signature of Debtor

## CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11, United States Code, Bankruptcy Procedure, may result in imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Description: Main Document, Page 22 of 25

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UNITED STATES BANKRUPTCY COURT

Western DISTRICT OF New York

In re

Debtor

Bankruptcy Case No.  
Chapter

Address:

Social Security No(s):

Employer's Tax Identification No(s). [if any]:

**DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER**

1. Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For document preparation services, I have agreed to accept ..... \$ 1000  
Prior to the filing of this statement I have received ..... \$ \_\_\_\_\_  
Balance Due ..... \$ -0-

2. I have prepared or caused to be prepared the following documents (itemize):

and provided the following services (itemize):

3. The source of the compensation paid to me was:  Debtor  Other (specify)

4. The source of compensation to be paid to me is:  Debtor  Other (specify)

5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.

6. To my knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

NAME

SOCIAL SECURITY NUMBER

**DECLARATION OF BANKRUPTCY PETITION PREPARER**

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

X

Signature

063-28-2425

1/12/04

Social Security Number

Name (Print):

Address:

Patricia A. Thierman

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure  
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Lorenzo, Albert E.  
225 North Ogden St.  
Buffalo, New York 14206

American Express  
P.O. Box 360002  
Ft. Lauderdale, FL  
33336-0002

A. T. & T. Universal Card  
P.O. Box 8212  
South Hackensack, NJ  
07606-8218

Bank of America  
P.O. Box 30770  
Tampa, FL 33630-3770

Bank One Cardmember Service  
P.O. Box 15153  
Wilmington, DE 19886-5137

Capital One Bank  
P.O. Box 85147  
Richmond, VA 23276

Capital One Bank  
P.O. Box 85147  
Richmond, VA 23276

Chase Gold Visa  
P.O. Box 15655  
Wilmington, DE 19886-5655

Discover Platinum Card  
P.O. Box 15251  
Wilmington, DE 19886-5655

Fleet Credit Card  
P.O. Box 15368  
Wilmington, DE 19886-5368

Fleet Bank  
P.O. Box 3092

GM Card-Card Member Svcs.  
P.O. Box 88000  
Baltimore, MD 21288-300

MBNA America  
P.O. Box 15137  
Wilmington, DE 19886-5137

MBNA America  
P.O. Box 15137  
Wilmington, DE 19886-5137

National City  
P.O. Box 856176  
Louisville, KY 40285-6176

Providian Processing Svcs.  
P.O. Box 660548  
Dallas, TX 75266-0548